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7 **UNITED STATES BANKRUPTCY COURT**
8 **NORTHERN DISTRICT OF CALIFORNIA**

9
10 In re

11 MARIA ELENA CORTES MALDONADO

12 Debtor.
13
14

) Case No.: 24-10282 DM

) **TRUSTEE'S OBJECTION TO DEBTOR'S**
) **MOTION TO MODIFY CHAPTER 13**
) **PLAN**

15 **TO THE UNITED STATES BANKRUPTCY JUDGE, DEBTOR(S)' COUNSEL,**
16 **DEBTOR(S), AND OTHER PARTIES IN INTEREST:**
17

18 David Burchard, Chapter 13 Trustee ("Trustee"), for the Santa Rosa and San Francisco
19 Divisions of the United States Bankruptcy Court for the Northern District of California, hereby
20 submits the following Objection to the Motion to Modify Chapter 13 Plan proposed by
21 Debtor(s), filed on April 24, 2025. This objection is based upon all pleadings, papers and
22 documents filed herein, together with those matters of which judicial notice has been requested,
23 and any oral argument, which may be presented.

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1 The Trustee is unable to verify the basis for the motion to modify and Debtor's
2 substantial change in income and/or expenses without Debtor providing the following
3 information:

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5 ____ Updated Schedules I and J, utilizing the schedules effective December 2015.

6 ____ A signed copy of the debtor's filed 20__ Federal Income Tax Return

7 ____ Verification of income to substantiate change in plan payments in the form of
8 payment advices for the last 60 days. If the debtor does not receive payment
9 advices, the Trustee requests copies of bank statements for the last 2 months from
10 all bank accounts in which debtor is a signatory.

11 X Other:

12 (1) The modified plan does not include a motion to modify, notice of motion, or
13 certificate of service.

14 (2) The payments proposed in Section 2.1 exceed the allowable term of 60
15 months.

16 (3) The plan payments proposed in months 5, 6, 27, 37, and 49 are not sufficient
17 to pay the fixed monthly payments provided for in the plan.

18 (4) A payment of \$1,000 is needed for debtor to be current through April 2025
19 under the proposed modified plan.

20 (5) Trustee requests a filed declaration from the debtor in support of the proposed
21 motion to modify plan.

22 Therefore, the Trustee requests that this objection be sustained, Debtor's Application to
23 Modify Chapter 13 Plan be denied, and other relief this Court deems proper.

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25 Dated: April 28, 2025

/s/ David Burchard

26 DAVID BURCHARD

27 CHAPTER 13 TRUSTEE
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